

COMUNICATO STAMPA

INTESA SANPAOLO: 2024 EU-WIDE TRANSPARENCY EXERCISE

Torino, Milano, 29 novembre 2024 – Intesa Sanpaolo prende atto dell’annuncio effettuato oggi dall’Autorità Bancaria Europea in merito alle informazioni del *2024 EU-wide Transparency Exercise*.

Informazioni di background sull’EU-wide Transparency Exercise

Il Consiglio delle Autorità di Vigilanza dell’EBA ha approvato il pacchetto informativo per l’*EU-wide Transparency Exercise*, che dal 2016 viene condotto annualmente e pubblicato assieme al *Risk Assessment Report (RAR)*. Il *transparency exercise* annuale si baserà esclusivamente su dati COREP/FINREP, per quanto riguarda metodologia e ambito, al fine di assicurare al mercato un livello di informazione sufficiente e adeguato.

I prospetti sono stati compilati a livello centrale dall’EBA e successivamente inoltrati per verifica alle banche e alle autorità di vigilanza. Le banche hanno avuto la possibilità di correggere errori eventualmente identificati e sottoporre quindi i dati corretti tramite i consueti canali per le segnalazioni e di aggiungere informazioni specifiche richieste per chiarire ulteriormente i singoli dati.

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2024 EU-wide Transparency Exercise

Bank Name	Intesa Sanpaolo S.p.A.
LEI Code	2W8N8UU78PMDQKZENC08
Country Code	IT

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.

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Key Metrics

Intesa Sanpaolo S.p.A.

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	40,496	41,476	40,448	40,503	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	40,496	41,476	40,448	40,503	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	48,203	49,183	48,150	49,204	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	48,203	49,183	48,150	49,204	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	57,129	57,982	57,361	57,739	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	57,129	57,982	57,361	57,739	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	298,282	302,110	303,233	298,923	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	298,282	302,110	303,233	298,923	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.58%	13.73%	13.34%	13.55%	CA3 (1)	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.58%	13.73%	13.34%	13.55%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.16%	16.28%	15.88%	16.46%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.16%	16.28%	15.88%	16.46%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.15%	19.19%	18.92%	19.32%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.15%	19.19%	18.92%	19.32%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	838,681	850,718	823,518	827,194	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.75%	5.78%	5.85%	5.95%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

Intesa Sanpaolo S.p.A.

		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	48,203	49,183	48,150	49,204	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	48,203	49,183	48,150	49,204	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	838,681	850,718	823,518	827,194	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	838,681	850,718	823,518	827,194	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.75%	5.78%	5.85%	5.95%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.75%	5.78%	5.85%	5.95%	[A.2]/[B.2]	

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Overview of Risk exposure amounts

Intesa Sanpaolo S.p.A.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	243,224	244,347	243,482	238,024	C 02.00 (r0040, c0010) (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0060, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	75,776	74,365	71,977	72,986	C 02.00 (r0060, c0010) (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	751	728	772	795	C 02.00 (r0250, c0010) (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	135,815	136,849	137,422	131,919	C 02.00 (r0310, c0010) (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	30,882	32,405	33,312	32,324	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	4,237	4,470	4,638	4,621	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	934	917	919	657	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	9,784	10,362	9,874	9,754	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	13,583	12,607	14,873	15,385	C 02.00 (r0520, c0010)
Of which the standardised approach	2,621	3,432	3,768	4,558	C 02.00 (r0530, c0010)
Of which IMA	10,962	9,175	11,105	10,827	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	410	421	402	388	C 19.00 (r0010, c0010)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	26,490	28,471	28,471	29,550	C 02.00 (r0590, c0010)
Of which basic indicator approach	862	801	801	969	C 02.00 (r0600, c0010)
Of which standardised approach	2,593	3,153	3,153	3,153	C 02.00 (r0610, c0010)
Of which advanced measurement approach	23,035	24,517	24,517	25,428	C 02.00 (r0620, c0010)
Other risk exposure amounts	30	936	975	932	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	298,282	302,110	303,233	298,923	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries (according to Article 379(1)) have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

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P&L
Intesa Sanpaolo S.p.A.

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	21,435	29,976	8,498	16,682
Of which debt securities income	2,420	3,422	1,066	2,197
Of which loans and advances income	13,510	18,741	5,072	10,126
Interest expenses	10,746	15,293	4,563	8,737
(Of which deposits expenses)	5,922	8,333	2,319	4,315
(Of which debt securities issued expenses)	2,109	3,057	1,033	2,141
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	159	208	63	168
Net Fee and commission income	6,451	8,580	2,276	4,661
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	602	501	210	279
Gains or (-) losses on financial assets and liabilities held for trading, net	-723	489	4	192
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-46	-826	-320	-274
Gains or (-) losses from hedge accounting, net	-28	-58	2	-5
Exchange differences [gain or (-) loss], net	667	108	184	-148
Net other operating income /(expenses)	687	873	284	418
TOTAL OPERATING INCOME, NET	18,456	24,558	6,638	13,236
(Administrative expenses)	7,633	11,051	2,533	5,139
(Cash contributions to resolution funds and deposit guarantee schemes)	744	720	366	365
(Depreciation)	1,149	1,595	426	804
Modification gains or (-) losses, net	11	-29	0	-7
(Provisions or (-) reversal of provisions)	184	323	57	165
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-36	-50	-28	-32
(Other provisions)	220	373	85	197
Of which pending legal issues and tax litigation ¹	0	-89	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	957	1,377	259	590
(Financial assets at fair value through other comprehensive income)	20	28	-2	-5
(Financial assets at amortised cost)	937	1,349	261	596
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	48	116	0	2
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	838	1,015	275	538
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	8,592	10,362	3,273	6,703
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	6,145	7,749	2,311	4,786
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	6,145	7,749	2,311	4,786
Of which attributable to owners of the parent	6,122	7,724	2,301	4,766

¹ Information available only as of end of the year

² For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

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Total Assets: fair value and impairment distribution

Intesa Sanpaolo S.p.A.

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	90,977				96,292				57,479				61,942				IAS 1.54 (f)	
Financial assets held for trading	41,939	11,137	30,678	124	38,211	11,542	26,639	129	38,163	11,519	26,471	173	37,793	11,414	26,233	146	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	5,288	399	1,963	3,727	5,375	382	1,383	3,810	5,510	208	1,469	3,833	5,780	198	1,577	4,005	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	1	0	1	0	1	0	1	0	1	0	1	0	6	0	1	4	IFRS 7.8(a)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	61,357	54,421	6,528	407	68,618	61,003	7,136	480	78,679	70,864	7,330	485	77,934	70,960	6,635	349	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortized cost	513,882				511,899				505,816				507,753				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	9,599	0	9,599	0	6,980	0	6,980	0	6,687	0	6,687	0	7,384	0	7,384	0	IFRS 9.6.2.1; Annex V Part 1.22; Annex V Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-10,152				-6,696				-6,003				-6,783				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	67,035				69,622				72,946				73,634					
TOTAL ASSETS	779,937				791,504				759,379				765,445				IAS 1.8(a), 10.6	

¹ Portfolios, which are not IASB specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	58,533	623	36	-30	-35	-36	64,766	1,725	36	-29	-37	-36	74,845	1,043	36	-29	-9	-36	74,946	842	36	-24	-10	-36	Annex V Part 1.31, 44(b)
	Loans and advances	672	383	0	-3	-5	0	727	185	0	-2	-8	0	1,393	78	0	-4	-2	0	909	11	0	-3	-1	0	Annex V Part 1.32, 44(a)
Financial assets at amortized cost	Debt securities	53,120	7,466	74	-28	-88	-53	55,682	7,427	72	-23	-114	-53	58,675	7,131	72	-24	-100	-54	58,460	6,648	70	-21	-111	-54	Annex V Part 1.31, 44(b)
	Loans and advances	414,014	36,489	10,278	-803	-1,635	-5,185	407,095	39,177	9,706	-725	-1,724	-4,839	399,556	37,985	9,853	-691	-1,892	-6,005	402,648	37,541	9,475	-640	-1,061	-4,806	Annex V Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

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Breakdown of liabilities

Intesa Sanpaolo S.p.A.

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	47,526	43,568	44,792	45,140	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	16,388	21,344	23,219	23,314	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	634,983	643,201	605,035	612,077	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	4,663	5,105	4,683	3,961	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-7,702	-3,967	-4,552	-5,234	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	4,748	5,183	5,039	4,392	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,181	1,097	1,239	1,175	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	13,491	11,870	14,018	15,222	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	13	2	5	17	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	715,292	727,403	693,478	700,064	IAS 1.9(b); IG 6
TOTAL EQUITY	64,645	64,101	65,901	65,380	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	779,937	791,504	759,379	765,445	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

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Breakdown of liabilities

Intesa Sanpaolo S.p.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		41,550	37,698	38,289	37,313	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	121	36	73	64	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	8,179	8,677	8,897	9,567	Annex V.Part 1.31
Deposits	Central banks	47,747	48,089	12,040	3,699	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	576	484	767	614	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	11,242	11,628	12,338	14,521	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	8,129	8,253	9,103	8,867	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	49,476	44,209	43,701	44,182	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	5,120	5,066	4,376	4,798	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	49,302	51,670	62,879	64,147	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	18,672	21,723	20,026	19,782	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	118,350	121,434	113,889	118,163	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	100,735	100,633	93,253	98,331	ECB/2013/33 Annex 2.Part 2.9.1
	Households	258,863	257,249	250,506	250,198	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	240,508	236,334	231,219	231,770	Annex V.Part 1.42(f), 44(c)
Debt securities issued		116,391	130,037	132,551	140,085	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		12,080	12,203	13,048	11,207	Annex V.Part 1.37
Other financial liabilities		2,341	2,489	2,566	2,553	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		703,561	713,219	677,729	684,493	

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Market Risk
Intesa Sanpaolo S.p.A.

	SA				IM								IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT		
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR		12 WEEKS AVERAGE MEASURE	LAST MEASURE
(min EUR)																						
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023																As of 31/12/2023			
Traded Debt Instruments	587	853	345	103	417	132							295	66	345						91	
Of which: General risk	112	379	231	72	146	45							173	31	179						36	
Of which: Specific risk	475	474	114	31	270	87							121	35	186						55	
Equities	2	3	61	18	78	25							68	22	79						28	
Of which: General risk	1	1	0	0	0	0							0	0	0						0	
Of which: Specific risk	1	1	61	18	78	25							68	22	79						28	
Foreign exchange risk	1,736	2,030	0	0	0	0							0	0	0						0	
Commodities risk	0	0	16	5	16	5							32	10	35						11	
Total	2,326	2,886	343	95	353	122	181	156	0	0	0	10,962	255	53	300	77	178	165	0	0	0	9,175
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024																As of 30/06/2024			
Traded Debt Instruments	1,303	2,097	336	109	427	147							286	74	465						148	
Of which: General risk	849	1,060	210	77	244	96							199	49	308						100	
Of which: Specific risk	454	437	125	32	183	51							87	25	157						48	
Equities	3	3	57	12	77	24							46	12	69						18	
Of which: General risk	2	2	0	0	0	0							0	0	0						0	
Of which: Specific risk	2	2	57	12	77	24							46	12	69						18	
Foreign exchange risk	2,176	2,121	0	0	0	0							0	0	0						0	
Commodities risk	0	0	26	17	26	17							45	11	59						13	
Total	3,482	4,221	277	78	374	134	238	225	0	0	0	11,105	221	62	411	121	234	148	0	0	0	10,827

Market risk template does not include CUI positions under the particular approach for position risk in CUs (Articles 348(1), 350(3) (c) and 364(2) (a) CRD), which instead are included in the RWA OI1 template.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Consolidated data								
Central governments or central banks	213,899	20,800	20,800	20,800	229,405	27,411	20,201	
Regional governments or local authorities	3,550	3,623	421	1,678	3,751	426	426	
Public sector entities	1,671	836	389	1,671	836	389	389	
Multilateral Development Banks	1,871	2,223	0	1,232	1,861	0	0	
International Organisations	2,786	2,728	0	3,032	3,035	0	0	
Institutions	20,286	20,428	6,782	21,762	20,188	6,488	6,488	
Corporates	38,344	20,514	18,209	38,138	20,788	18,217	18,217	
of which: SME	9,251	4,289	3,871	8,383	4,643	3,921	3,921	
Retail	21,455	4,067	0	21,205	21,107	1,687	1,687	
Secured by mortgages on immovable property	3,659	2,099	1,372	3,590	1,967	1,349	1,349	
of which: SME	6,686	6,186	2,214	6,889	6,423	2,284	2,284	
of which: SME	679	663	232	659	590	213	213	
Reserve in default	2,128	502	606	2,046	517	596	596	
Reserve associated with particular high risk	220	170	254	117	187	288	288	1,201
Covered bonds	2,087	2,087	443	2,087	2,148	2,148	2,148	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Claims on institutions and corporates with a BT credit assessment	379	379	3,009	3,009	3,312	4,089	4,089	
Collective investments undertakings (CIS)	721	721	1,332	721	721	1,223	1,223	
Equity	17,969	18,020	2,225	18,421	18,309	13,151	13,151	
Other resources	0	0	0	0	0	0	0	
Standardised total²	206,290	201,000	78,261	2,091	204,214	78,270	2,211	

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

² Standardised Total does not include the securitisation portfolio under the results prior to the 2014 exercise.

³ Only the most relevant categories are disclosed. These have been selected over the following table. Coverage of counterparty covering up to 5% of total off-balance or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁴ Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
ITALY								
Central governments or central banks	126,773	103,303	14,823	128,541	124,931	13,941	13,941	
Regional governments or local authorities	18	11	23	129	118	81	21	
Public sector entities	104	96	72	89	76	76	57	
Multilateral Development Banks	0	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	0	
Institutions	7,272	4,786	3,884	6,489	3,935	3,490	3,490	
Corporates	13,262	5,342	3,342	12,026	4,873	4,873	4,873	
of which: SME	4,139	1,132	878	3,538	917	723	723	
Retail	21,948	4,738	2,884	21,216	4,088	2,388	2,388	
of which: SME	1,314	288	171	1,134	253	136	136	
Secured by mortgages on immovable property	1,543	1,111	438	1,261	1,241	461	461	
of which: SME	287	271	101	221	221	81	81	
Reserve in default	793	291	349	721	229	349	349	441
Reserve associated with particular high risk	60	60	108	104	72	108	108	
Covered bonds	930	930	184	1,130	1,130	236	236	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Claims on institutions and corporates with a BT credit assessment	2,123	1,898	2,547	2,205	1,905	2,238	2,238	
Collective investments undertakings (CIS)	388	388	388	388	388	388	388	
Equity	1,623	1,623	15,114	1,623	1,623	11,353	11,353	
Other resources	0	0	0	0	0	0	0	
Standardised total²	162,301	161,000	78,261	607	160,121	78,270	625	

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
UNITED STATES								
Central governments or central banks	14,263	14,603	7	15,980	15,780	0	0	
Regional governments or local authorities	0	0	0	0	0	0	0	
Public sector entities	0	0	0	0	0	0	0	
Multilateral Development Banks	0	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	0	
Institutions	4,074	1,138	886	3,931	2,888	628	628	
Corporates	521	478	309	602	548	386	386	
of which: SME	0	0	0	0	0	0	0	
Retail	18	0	0	12	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Secured by mortgages on immovable property	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Reserve in default	0	0	0	0	0	0	0	
Reserve associated with particular high risk	4	4	6	4	4	6	6	
Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Claims on institutions and corporates with a BT credit assessment	202	162	391	188	159	389	389	
Collective investments undertakings (CIS)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other resources	0	0	0	0	0	0	0	
Standardised total²	18,337	15,741	8,113	15,980	15,780	11,353	11,353	

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
FRANCE								
Central governments or central banks	7,960	8,511	0	8,423	8,720	0	0	
Regional governments or local authorities	191	190	38	203	203	41	41	
Public sector entities	128	128	64	123	123	63	63	
Multilateral Development Banks	0	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	0	
Institutions	6,820	4,711	354	6,476	4,317	303	303	
Corporates	889	900	565	946	1,022	694	694	
of which: SME	29	29	29	29	29	21	21	
Retail	71	32	24	26	13	19	19	
of which: SME	0	0	0	0	0	0	0	
Secured by mortgages on immovable property	256	118	41	239	126	44	44	
of which: SME	0	0	0	0	0	0	0	
Reserve in default	17	0	8	26	10	13	13	
Reserve associated with particular high risk	0	0	0	0	0	0	0	
Covered bonds	531	531	53	563	562	56	56	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Claims on institutions and corporates with a BT credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIS)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other resources	0	0	0	0	0	0	0	
Standardised total²	15,881	15,811	9,113	15,780	15,620	11,353	11,353	

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
SPAIN								
Central governments or central banks	13,590	12,611	11	15,780	15,620	19	19	
Regional governments or local authorities	39	39	0	39	39	0	0	
Public sector entities	19	19	19	17	17	18	18	
Multilateral Development Banks	0	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	0	
Institutions	346	231	199	306	179	87	87	
Corporates	1,050	298	231	1,058	308	308	308	
of which: SME	23	23	23	23	23	23	23	
Retail	140	0	0	140	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Secured by mortgages on immovable property	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Reserve in default	0	0	0	0	0	0	0	
Reserve associated with particular high risk	0	0	0	0	0	0	0	
Covered bonds	194	194	19	205	205	20	20	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Claims on institutions and corporates with a BT credit assessment	1	1	1	1	1	1	1	
Collective investments undertakings (CIS)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other resources	0	0	0	0	0	0	0	
Standardised total²	15,068	15,068	9,113	15,780	15,620	11,353	11,353	

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SLOVAKIA	Central governments or central banks	3,449	3,451	188		3,559	3,551	201	
	Regional governments or local authorities	158	150	25		189	160	32	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	15	12	7		17	13	8	
	Corporates	408	388	488		748	688	533	
	of which: SME	335	343	275		388	388	296	
	Retail	483	388	249		463	388	243	
	of which: SME	125	134	107		133	111	105	
	Secured by mortgages on immovable property	79	79	28		79	79	27	
	of which: SME	79	79	28		79	79	27	
	Exposures in default	55	14	20	32	52	24	26	27
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	132	132	13		136	136	14	
Claims on institutions and corporates with a ST credit assessment	13	13	0		13	13	0		
Collective investments undertakings (CUI)	11	11	0		11	11	0		
Equity	0	0	0		0	0	0		
Other exposures	53	45	23		54	45	23		
Standardised total ⁴				14				14	

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	4,500	4,500	40		4,512	4,512	40	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,078	3,803	422		4,189	2,878	77	
	Corporates	578	501	453		608	498	455	
	of which: SME	35	35	35		35	35	35	
	Retail	603	466	128		573	463	120	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	1	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	38	38	0		38	38	0	
	Claims on institutions and corporates with a ST credit assessment	15	15	0		15	15	0	
Collective investments undertakings (CUI)	1,377	921	1,538		1,241	959	1,480		
Equity	0	0	0		0	0	0		
Other exposures	25	25	25		33	33	33		
Standardised total ⁴				1				1	

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	1,561	1,547	1		1,240	1,240	1	
	Regional governments or local authorities	136	136	1		109	109	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,188	3,987	328		6,437	4,634	321	
	Corporates	474	434	324		437	392	289	
	of which: SME	1	1	1		1	1	1	
	Retail	20	19	1		1	1	1	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	1	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	38	38	0		40	40	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CUI)	4	4	0		4	4	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised total ⁴				1				1	

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CROATIA	Central governments or central banks	3,503	4,830	79		4,713	5,517	74	
	Regional governments or local authorities	281	281	88		281	281	81	
	Public sector entities	902	148	33		898	143	33	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	351	75	20		351	82	27	
	Corporates	3,053	2,885	2,544		3,088	2,885	2,544	
	of which: SME	1,344	1,045	848		1,332	1,045	841	
	Retail	1,728	2,023	1,323		1,752	2,044	1,344	
	of which: SME	72	65	74		74	68	78	
	Secured by mortgages on immovable property	1,848	1,838	842		1,908	1,908	862	
	of which: SME	15	15	1		15	15	1	
	Exposures in default	348	111	128	217	348	102	128	227
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CUI)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1,233	1,207	381		1,233	1,207	317		
Standardised total ⁴				217				217	

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	942	477	0		952	442	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,458	1,397	256		1,424	1,376	234	
	Corporates	608	426	356		581	396	313	
	of which: SME	0	0	0		0	0	0	
	Retail	43	15	12		49	16	12	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	1	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	168	168	16		164	164	16	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CUI)	0	0	0		0	0	0		
Equity	4	4	11		5	5	12		
Other exposures	0	0	0		0	0	0		
Standardised total ⁴				1				1	

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NETHERLANDS	Central governments or central banks	241	241	0		247	246	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	187	187	66		128	124	51	
	Corporates	488	482	388		384	381	288	
	of which: SME	0	0	0		0	0	0	
	Retail	38	38	0		38	38	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	1	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	168	168	17		168	168	17	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CUI)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised total ⁴				1				1	

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	186,517	182,387	18,962		186,272	184,295	18,645	
Central governments or central banks	2,216	2,216	942		2,723	2,692	1,002	
Regional governments or local authorities	1,862	1,862	328		1,793	1,793	328	
Public sector entities	2,643	2,643	0		2,783	2,783	0	
Multilateral Development Banks	5,883	5,883	0		5,713	5,713	0	
International Organisations	23,544	23,544	18,712		23,463	23,463	18,687	
Institutions	36,714	36,808	16,632		37,468	36,862	17,302	
Corporates	2,224	1,251	1,396		2,366	1,333	1,664	
of which: SME	22,017	22,064	17,776		22,029	22,029	17,776	
Retail	5,387	1,880	1,335		5,884	1,884	1,336	
Secured by mortgages on immovable property	6,804	6,463	3,311		7,007	6,677	3,023	
of which: SME	500	529	349		789	733	302	
Exposures in default	1,646	529	529	1,117	1,599	529	529	1,142
Items associated with particular high risk	218	218	218		282	218	218	
of which: SME	1,372	1,372	1,308		1,317	1,317	1,308	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	4,437	4,437	4,437		4,407	4,407	4,406	
Collective investments undertakings (CIU)	710	710	1,189		710	710	1,189	
Equity	17,582	17,488	12,954		17,532	17,393	12,928	
Other resources	392,223	392,469	79,729	2,823	392,227	392,497	79,626	2,969
Standardised Total⁴								

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Exposure Value does not include the securitisation portfolio unless the results refer to the 2024 tranche.
 (3) Only the most relevant countries are disclosed. These have been selected according to the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
ITALY	502,276	486,371	13,029		500,659	486,071	12,278	
Central governments or central banks	118	118	22		118	118	22	
Regional governments or local authorities	82	72	54		82	72	52	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	15,229	14,611	1,441		15,204	14,600	1,483	
Corporates	12,003	11,573	1,603		12,003	11,564	1,604	
of which: SME	3,542	729	993		3,583	717	977	
Retail	12,003	4,403	2,332		12,003	4,404	2,334	
of which: SME	1,042	216	128		1,018	205	128	
Secured by mortgages on immovable property	1,207	1,289	463		1,190	1,172	433	
of which: SME	161	161	99		161	161	97	
Exposures in default	712	227	246	449	853	239	239	411
Items associated with particular high risk	88	88	138		102	102	138	
Covered bonds	1,234	1,233	230		1,234	1,233	238	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	2,467	3,133	2,655		2,712	2,484	2,682	
Equity	368	368	378		368	378	378	
Other resources	11,423	11,423	11,224	371	11,362	11,362	11,369	362
Standardised Total⁴								

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED STATES	14,696	14,696	2		15,195	14,994	2	
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	2,613	2,607	888		2,615	2,604	827	
Corporates	421	369	225		420	374	240	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particular high risk	4	4	7		5	5	8	
of which: SME	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	199	164	376		204	176	409	
Equity	6	6	10		6	10	10	
Other resources	12	12	12	4	12	12	12	4
Standardised Total⁴								

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
FRANCE	5,487	5,804	0		5,907	5,371	0	
Central governments or central banks	476	476	96		456	456	95	
Regional governments or local authorities	261	261	76		261	261	82	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	2,670	2,483	369		3,867	3,721	313	
Corporates	769	805	575		797	889	589	
of which: SME	29	29	20		29	29	24	
Retail	241	14	11		14	14	14	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	234	147	52		223	142	50	
of which: SME	0	0	0		0	0	0	
Exposures in default	79	52	58	17	91	50	50	19
Items associated with particular high risk	0	0	0		0	0	0	
of which: SME	646	646	65		626	625	62	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	14	43	46		12	41	44	
Equity	0	0	0		0	0	0	
Other resources	2	2	2	2	2	2	2	2
Standardised Total⁴								

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SPAIN	18,187	18,226	91		18,821	18,292	91	
Central governments or central banks	48	49	23		49	49	24	
Regional governments or local authorities	18	18	9		13	13	7	
Public sector entities	261	261	76		261	261	82	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	196	179	79		187	160	80	
Corporates	321	328	203		314	321	127	
of which: SME	23	23	23		0	0	0	
Retail	14	0	7		11	11	11	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particular high risk	0	0	0	0	0	0	0	0
of which: SME	214	214	21		208	208	21	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other resources	0	0	0	4	0	0	0	7
Standardised Total⁴								

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
SLOVAKIA	Central governments or central banks	3,472	3,489	202		3,370	3,387	198	
	Regional governments or local authorities	375	350	36		326	305	41	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	18	15	8		14	10	7	
	Corporates	673	568	476		688	616	538	
	of which SME	378	364	293		364	369	298	
	Retail	411	381	247		372	351	231	
	of which SME	347	329	201		308	291	184	
	Secured by mortgages on immovable property	79	78	27		79	79	29	
	of which SME	78	78	27		78	78	28	
	Exposures in default	53	25	26	28	50	23	24	27
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	134	134	13		133	133	13	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	11	11	11		11	11	11		
Equity	0	0	0		0	0	0		
Other exposures	800	788	246		871	877	235		
Standardised Total⁽²⁾			341				348		

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	3,497	3,545	47		3,318	4,391	55	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	303	378	0		309	384	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	364	364	0		352	352	0	
	Institutions	4,413	4,273	888		4,465	4,465	888	
	Corporates	428	353	343		398	337	293	
	of which SME	18	16	16		31	18	18	
	Retail	17	6	5		18	7	5	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	3	3	3		3	3	3	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	1,221	968	1,463		1,349	891	1,438		
Equity	2	2	2		2	2	2		
Other exposures	325	325	325		475	475	475		
Standardised Total⁽²⁾			3				3		

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
GERMANY	Central governments or central banks	1,845	2,254	0		1,845	2,254	0	
	Regional governments or local authorities	133	133	1		133	133	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,444	4,432	545		4,202	4,198	398	
	Corporates	306	291	238		242	210	183	
	of which SME	2	2	2		2	2	2	
	Retail	4	1	1		4	1	1	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	50	50	0		60	60	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	2	1	2		2	1	2		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾			7				2		

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
CROATIA	Central governments or central banks	2,279	3,829	54		3,301	4,395	54	
	Regional governments or local authorities	109	249	49		212	263	49	
	Public sector entities	898	142	36		928	151	26	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	337	63	47		370	83	67	
	Corporates	3,008	3,287	3,244		3,041	3,114	3,212	
	of which SME	1,307	1,033	826		1,425	1,100	885	
	Retail	1,503	1,269	1,209		1,509	1,371	1,293	
	of which SME	77	69	40		81	72	41	
	Secured by mortgages on immovable property	1,585	1,257	1,081		2,010	1,591	1,081	
	of which SME	0	0	0		0	0	0	
	Exposures in default	334	93	100	212	318	93	100	216
	Items associated with particularly high risk	41	41	62		39	39	52	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	83	83	376		93	98	305		
Standardised Total⁽²⁾			341				324		

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,221	3,229	303		3,177	3,189	303	
	Corporates	448	206	204		544	307	308	
	of which SME	0	0	0		0	0	0	
	Retail	44	19	14		51	23	17	
	of which SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	328	328	123		328	328	111	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	4	4	15		7	7	18		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾			3				1		

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
NETHERLANDS	Central governments or central banks	871	871	0		871	871	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	521	475	123		493	467	119	
	Corporates	392	366	368		412	412	311	
	of which SME	0	0	0		0	0	0	
	Retail	12	7	9		13	9	6	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	7	4	1		7	4	1	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	158	158	36		157	157	36	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	1	1	1		1	1	1		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾			3				6		

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

2024 EU-wide Transparency Exercise

Credit Risk - IRR Approach

Intesa Sanpaolo S.p.A.

		IRR Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0		
Consolidated data	Central banks and central governments	71,389	365	28,893	12,786	411	317	75,212	366	28,720	13,315	401	317
	Institutions	344,883	8,421	166,873	96,750	970	5,112	337,318	8,063	163,972	97,842	1,139	4,930
	Corporates	18,538	1,001	15,055	7,964	126	703	18,117	895	14,833	8,239	283	580
	Corporates - Of which: Specialized Lending	68,917	3,016	29,751	15,558	473	2,384	66,583	3,778	28,794	15,250	369	2,170
	Corporates - Of which: SME	175,965	4,216	159,977	80,889	1,288	2,345	174,842	3,733	159,951	80,794	1,209	2,639
	Retail	122,705	1,544	120,457	20,491	596	855	128,024	1,289	120,484	20,233	517	797
	Retail - Secured on real estate property	5,232	324	4,575	1,176	104	142	4,971	240	4,340	1,084	72	109
	Retail - Secured on real estate property - Of which: SME	122,226	1,219	115,881	19,234	495	714	121,952	1,049	116,489	19,149	445	628
	Retail - Secured on real estate property - Of which: non-SME	214	9	57	24	11	9	208	4	53	19	6	2
	Retail - Qualifying Revolving	47,298	2,083	39,424	9,375	882	2,081	46,411	2,080	38,469	9,472	877	1,880
	Retail - Other Retail	25,382	1,370	8,793	2,152	397	888	24,639	1,291	8,729	2,135	299	622
	Retail - Other Retail - Of which: SME	22,818	1,294	29,811	7,443	375	1,363	21,793	1,189	28,743	7,357	378	1,248
	Retail - Other Retail - Of which: non-SME	9,529	47	9,529	40,982	0	0	9,837	44	9,836	40,982	0	0
Equity													
Other non-credit-obligation assets													
IRR Total ³													

(1) Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IR Total disclosed includes the Securitized portfolio unless in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRR Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	0
ITALY	Central banks and central governments	28,880	309	16,447	7,774	0	0	29,364	323	16,639	7,774	0	0
	Institutions	225,863	7,720	105,713	59,758	761	4,277	219,824	7,374	105,058	61,158	865	4,085
	Corporates	9,537	713	7,356	3,264	65	382	8,432	408	6,985	3,227	144	294
	Corporates - Of which: Specialized Lending	66,028	3,830	27,841	16,220	403	2,323	63,797	3,699	28,324	13,843	324	2,214
	Corporates - Of which: SME	183,850	3,977	14,117	27,478	1,055	2,717	180,258	3,520	14,138	27,074	920	2,403
	Retail	117,543	1,434	116,261	18,837	448	714	117,813	1,183	113,246	18,612	378	652
	Retail - Secured on real estate property	5,218	324	4,562	1,187	104	141	4,954	240	4,323	1,071	72	108
	Retail - Secured on real estate property - Of which: SME	112,325	1,111	109,699	17,671	348	633	112,891	944	109,975	17,481	304	544
	Retail - Secured on real estate property - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	46,338	2,543	37,866	8,641	555	1,943	44,771	2,337	36,304	8,522	545	1,751
	Retail - Other Retail	25,113	1,391	6,537	1,594	395	876	24,565	1,283	6,480	1,979	293	622
	Retail - Other Retail - Of which: SME	21,203	1,182	28,329	6,646	251	1,287	20,386	1,054	27,424	6,547	252	1,129
	Retail - Other Retail - Of which: non-SME	7,949	47	7,947	27,599	0	1	8,424	44	8,423	29,355	0	1
Equity													
Other non-credit-obligation assets													
IRR Total ³													

(1) Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IR Total disclosed includes the Securitized portfolio unless in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRR Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Central banks and central governments	2,256	0	818	248	0	1	2,471	0	779	297	0	1
	Institutions	24,403	81	15,545	5,347	14	81	23,120	81	15,128	5,128	9	82
	Corporates	2,286	0	1,287	442	0	5	2,489	0	1,540	612	0	10
	Corporates - Of which: Specialized Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of which: SME	86	0	85	23	0	0	92	0	91	24	0	0
	Retail	84	0	83	22	0	0	87	0	87	23	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: SME	84	0	83	22	0	0	87	0	87	23	0	0
	Retail - Secured on real estate property - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	5	0	5	1	0	0
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of which: non-SME	2	0	2	1	0	0	5	0	5	1	0	0
Equity	397	0	397	880	0	14	436	0	418	911	0	12	
Other non-credit-obligation assets													
IRR Total ³													

(1) Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IR Total disclosed includes the Securitized portfolio unless in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRR Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Central banks and central governments	4,870	0	2,513	1,003	0	7	5,325	0	3,733	1,271	0	9
	Institutions	9,398	63	2,880	1,750	8	58	10,728	64	3,159	1,913	7	60
	Corporates	277	0	227	100	0	4	874	0	497	234	0	3
	Corporates - Of which: Specialized Lending	6	0	3	2	0	0	6	0	3	2	0	0
	Corporates - Of which: SME	33	1	33	10	0	0	34	1	33	10	0	0
	Retail	12	0	21	0	0	0	12	0	21	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: SME	32	0	21	0	0	0	32	0	21	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of which: SME	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	59	0	59	151	0	1	60	0	60	158	0	0	
Other non-credit-obligation assets													
IRR Total ³													

(1) Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IR Total disclosed includes the Securitized portfolio unless in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRR Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	0
SPAIN	Central banks and central governments	1,343	0	813	352	0	1	1,209	0	769	349	0	1
	Institutions	8,055	0	3,974	2,391	0	9	9,188	0	3,973	2,436	0	10
	Corporates	111	0	107	47	0	0	144	0	145	68	0	0
	Corporates - Of which: Specialized Lending	5	0	2	2	0	0	4	0	3	2	0	0
	Corporates - Of which: SME	11	0	11	3	0	0	18	0	12	3	0	0
	Retail	15	0	10	2	0	0	15	0	11	3	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: SME	10	0	10	2	0	0	12	0	11	3	0	0
	Retail - Secured on real estate property - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	1	0	0	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	66	0	55	139	0	0	68	0	58	141	0	0	
Other non-credit-obligation assets													



2024 EU-wide Transparency Exercise

Credit Risk - IRR Approach

Intesa Sanpaolo S.p.A.

		IRR Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposure ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions		Original Exposure ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
SLOVAKIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	30	0	14	5	0	0	0	0	30	0	17	5	0	0	0	0
	Corporates	8,310	83	5,036	5,457	75	75	96	6,395	77	5,034	5,490	68	101	0	0	0
	Corporate - Of which: Specialised Lending	1,040	5	1,007	1,040	0	45	1,035	5	982	1,052	0	45	0	20	0	0
	Corporate - Of which: SME	2,480	73	2,196	2,196	78	45	2,687	76	2,107	2,154	65	48	0	0	0	0
	Retail	11,131	225	10,884	2,335	279	219	11,110	219	10,884	2,374	219	207	0	0	0	0
	Retail - Secured on real estate property	9,297	104	9,297	1,398	143	76	9,286	101	9,286	1,421	139	81	0	0	0	0
	Retail - Secured on real estate property - Of which: SME	14	1	14	10	0	1	18	1	14	11	0	1	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	9,283	103	9,283	1,388	143	75	9,268	100	9,268	1,410	139	80	0	0	0	0
	Retail - Qualifying Revolving	224	9	91	24	11	9	207	4	91	19	0	2	0	0	0	0
	Retail - Other Retail	1,851	112	1,561	913	124	134	1,826	115	1,565	108	129	104	0	0	0	0
	Retail - Other Retail - Of which: SME	270	8	256	138	2	12	264	8	249	139	6	10	0	0	0	0
Retail - Other Retail - Of which: non-SME	1,581	104	1,305	775	122	122	1,562	107	1,316	103	123	114	0	0	0	0	
Equity	5	0	5	12	0	0	6	0	6	12	0	0	0	0	0	0	
Other non credit-obligation assets																	
IRR Total																	

^a Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRR Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposure ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions		Original Exposure ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	142	0	60	48	0	0	0	417	0	64	39	0	0	0	0	0
	Corporates	7,065	7	5,278	2,375	1	17	6,814	2	3,887	2,206	0	13	0	0	0	0
	Corporate - Of which: Specialised Lending	223	0	203	72	0	0	225	0	199	83	0	1	0	0	0	0
	Corporate - Of which: SME	24	0	172	44	0	0	268	4	65	15	0	0	0	0	0	0
	Retail	15	0	15	4	0	0	15	0	15	4	0	0	0	0	0	0
	Retail - Secured on real estate property	14	0	14	4	0	0	14	0	14	4	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	14	0	14	4	0	0	14	0	14	4	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of which: non-SME	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	22	0	22	54	0	0	22	0	22	55	0	0	0	0	0	0	
Other non credit-obligation assets																	
IRR Total																	

^a Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRR Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposure ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions		Original Exposure ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,206	0	1,923	40	0	0	6	2,200	0	1,898	47	0	0	0	0	0
	Corporates	8,156	4	3,482	2,882	0	7	7,799	4	3,175	2,088	0	7	0	0	0	0
	Corporate - Of which: Specialised Lending	282	0	172	44	0	0	268	0	161	104	0	0	0	0	0	0
	Corporate - Of which: SME	6	0	3	5	0	0	6	0	3	2	0	0	0	0	0	0
	Retail	87	0	85	22	0	1	87	0	85	22	0	0	0	0	0	0
	Retail - Secured on real estate property	84	0	83	21	0	0	85	0	83	21	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	84	0	83	21	0	0	85	0	83	21	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	1	0	0	0	0	0	0
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of which: non-SME	2	0	2	1	0	0	2	0	2	1	0	0	0	0	0	0	
Equity	58	0	58	150	0	0	62	0	62	157	0	0	0	0	0	0	
Other non credit-obligation assets																	
IRR Total																	

^a Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRR Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposure ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions		Original Exposure ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
CROATIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	21	0	1	0	0	0	0	21	0	1	0	0	0	0	0	0
	Corporates	41	0	35	20	0	1	40	0	34	19	0	1	0	0	0	0
	Corporate - Of which: Specialised Lending	18	0	18	7	0	1	18	0	18	8	0	1	0	0	0	0
	Corporate - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets																	
IRR Total																	

^a Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRR Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposure ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions		Original Exposure ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,805	0	823	246	0	9	1,814	0	1,052	330	0	8	0	0	0	0
	Corporates	8,355	9	5,506	2,521	1	24	8,336	11	5,106	3,651	1	29	0	0	0	0
	Corporate - Of which: Specialised Lending	938	0	799	309	0	4	1,189	0	1,051	308	0	6	0	0	0	0
	Corporate - Of which: SME	58	0	8	3	0	0	58	0	5	5	0	0	0	0	0	0
	Retail	143	2	140	43	1	1	139	2	136	40	1	1	1	1	1	1
	Retail - Secured on real estate property	137	2	135	41	0	1	133	2	131	38	1	1	1	1	1	1
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	137	2	135	41	0	1	133	2	131	38	1	1	1	1	1	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6	0	6	2	0	0	6	0	6	2	0	0	0	0	0	0
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of which: non-SME	6	0	6	2	0	0	6	0	6	2	0	0	0	0	0	0	
Equity	114	0	114	274	0	2	119	0	119	282	0	1	0	0	0	0	
Other non credit-obligation assets																	
IRR Total																	

^a Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRR Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposure ^a		Exposure Value ^a		Risk exposure amount		Value adjustments and provisions		Original Exposure ^a		Exposure Value ^a		Risk exposure amount		Value adjustments	

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Intesa Sanpaolo S.p.A.

IRB Approach												
As of 31/03/2024												
	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
			Of which: defined	Of which: undetected				Of which: defined	Of which: undetected			
in EUR, %												
Central banks and central governments	79,307	0	0	0	0	74,790	0	0	0	0	0	0
Institutions	336,452	8,009	163,775	96,703	1,352	4,903	333,731	8,227	159,114	93,921	1,441	4,696
Corporates	261,307	698	15,805	9,961	491	611	261,142	728	14,866	9,838	511	664
Corporates - Of Which: Specialised Lending	65,286	3,772	28,307	15,212	397	2,004	63,507	3,884	26,912	14,507	439	2,064
Retail	173,141	3,846	157,972	26,991	1,232	2,703	173,380	3,976	157,546	29,294	1,321	2,630
Retail - Secured on real estate property	137,376	3,353	126,977	19,625	534	747	136,360	3,356	126,360	29,182	506	665
Retail - Secured on real estate property - Of Which: SME	4,855	246	4,226	1,085	75	115	4,762	253	4,221	1,145	83	126
Retail - Secured on real estate property - Of Which: non-SME	122,203	3,084	116,855	18,539	459	631	122,518	3,083	116,541	28,037	483	639
Retail - Qualifying Revolving	208	3	91	19	7	2	210	3	92	19	7	2
Retail - Other Retail	45,558	2,552	37,658	9,347	601	1,655	44,871	2,637	37,692	9,092	748	2,005
Retail - Other Retail - Of Which: SME	23,976	1,358	9,458	2,977	306	662	23,462	1,427	9,468	2,137	343	754
Retail - Other Retail - Of Which: non-SME	21,582	1,173	28,366	7,670	385	1,003	21,388	1,211	27,910	6,955	405	1,249
Equity	20,992	43	20,049	26,212	0	0	20,925	56	20,024	26,214	0	0
Other non-credit-obligation assets												
IRB Total ³				376,879						366,800		

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unlike in the reports prior to the 2013 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country/ies covering up to 2% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter.

IRB Approach												
As of 31/03/2024												
	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
			Of which: defined	Of which: undetected				Of which: defined	Of which: undetected			
in EUR, %												
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	212,209	3,143	8,633	277	294	212,203	3,209	8,712	289	277	294	298
Corporates	215,804	7,203	102,270	59,574	971	4,110	212,002	7,510	98,513	56,533	1,825	4,146
Corporates - Of Which: Specialised Lending	8,824	492	8,975	3,719	240	308	8,896	492	8,196	3,814	243	316
Corporates - Of Which: SME	62,297	3,897	25,834	13,774	232	2,251	60,045	3,729	24,459	12,645	212	2,307
Retail	180,523	3,811	146,013	26,287	956	2,487	180,035	3,731	145,287	26,481	1,828	2,386
Retail - Secured on real estate property	137,449	3,283	109,769	18,589	239	461	137,753	3,226	109,650	18,376	426	716
Retail - Secured on real estate property - Of Which: SME	4,838	246	4,209	1,054	75	114	4,712	251	4,150	1,040	80	123
Retail - Secured on real estate property - Of Which: non-SME	132,611	958	105,555	17,536	324	547	133,013	975	105,650	17,294	346	593
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	43,474	2,487	36,248	8,198	557	1,826	42,920	2,505	35,465	8,196	600	1,870
Retail - Other Retail - Of Which: SME	23,822	1,284	9,189	1,888	200	460	23,884	1,426	9,185	1,869	326	747
Retail - Other Retail - Of Which: non-SME	19,652	1,057	27,040	6,290	257	1,143	19,236	1,079	26,280	6,137	275	1,124
Equity	8,643	42	8,644	29,903	0	1	8,240	35	8,239	29,537	0	0
Other non-credit-obligation assets												
IRB Total ³												

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

IRB Approach												
As of 31/03/2024												
	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
			Of which: defined	Of which: undetected				Of which: defined	Of which: undetected			
in EUR, %												
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	2,620	0	853	291	0	1	2,383	0	699	255	0	1
Corporates	23,827	56	18,477	5,227	0	0	24,528	56	18,894	4,819	0	47
Corporates - Of Which: Specialised Lending	2,443	0	1,543	591	0	7	2,433	0	1,458	525	0	6
Corporates - Of Which: SME	6	4	4	4	0	0	4	4	4	4	0	0
Retail	98	0	96	28	0	0	102	0	100	27	0	0
Retail - Secured on real estate property	96	0	94	27	0	0	98	0	96	26	0	0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	96	0	94	27	0	0	98	0	96	26	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	2	0	2	1	0	0	4	0	4	1	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	4	0	4	1	0	0
Equity	43,474	2,487	36,248	8,198	557	1,826	42,920	2,505	35,465	8,196	600	1,870
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total ³	434	1	434	891	0	17	494	1	494	1,157	0	0

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

IRB Approach												
As of 31/03/2024												
	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
			Of which: defined	Of which: undetected				Of which: defined	Of which: undetected			
in EUR, %												
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	11,203	66	3,322	2,042	8	66	11,517	69	3,546	2,045	9	68
Corporates - Of Which: Specialised Lending	1,260	0	446	206	0	0	1,272	0	446	202	0	0
Corporates - Of Which: SME	0	0	2	1	0	0	0	0	2	1	0	0
Retail	33	1	32	11	0	0	33	1	32	11	0	0
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	2	0	2	1	0	0	2	0	2	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	0	0	0
Equity	63	0	61	109	0	1	64	0	64	176	0	0
Other non-credit-obligation assets												
IRB Total ³												

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

IRB Approach												
As of 31/03/2024												
	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
			Of which: defined	Of which: undetected				Of which: defined	Of which: undetected			
in EUR, %												
Central banks and central governments	1,422	0	880	417	0	1	2,008	0	1,475	921	0	1
Institutions	9,013	3	4,254	2,677	0	8	9,007	3	4,227	2,582	0	8
Corporates	177	0	174	75	0	0	177	0	146	104	0	1
Corporates - Of Which: Specialised Lending	4	0	2	2	0	0	4	0	3	2	0	0
Corporates - Of Which: SME	13	0	12	3	0	0	12	0	12	3	0	0
Retail	11	0	11	3	0	0	11	0	11	3	0	0
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total ³	17	0	17	142	0	9	17	0	17	117	0	0

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
SLOVAKIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	20	0	16	4	0	0	16	4	0	0
	Corporates	4,244	186	4,084	3,370	69	100	4,204	185	5,023	3,465
	Corporates - Of Which: Specialised Lending	1,020	25	971	951	0	48	1,054	24	1,000	1,007
	Corporates - Of Which: SME	2,477	68	2,188	1,251	65	48	2,465	65	2,157	1,288
	Retail	11,208	221	10,988	2,409	271	207	11,518	231	11,271	2,518
	Retail - Secured on real estate property	9,360	181	9,360	1,402	133	81	9,812	184	9,812	1,536
	Retail - Secured on real estate property - Of Which: SME	17	1	17	1	0	1	69	2	69	83
	Retail - Secured on real estate property - Of Which: non-SME	9,363	180	9,363	1,451	133	80	9,543	182	9,543	1,473
	Retail - Qualifying Revolving	206	3	206	28	7	2	210	3	207	28
	Retail - Other Retail	1,821	117	1,498	927	131	124	1,896	124	1,547	962
	Retail - Other Retail - Of Which: SME	285	9	249	139	6	9	316	11	299	167
Retail - Other Retail - Of Which: non-SME	1,537	108	1,250	788	124	114	1,579	113	1,248	795	
Equity	6	0	6	13	0	0	6	0	6	12	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	239	0	209	41	0	0	211	66	208	0
	Corporates	6,338	2	3,850	2,270	0	13	6,023	2	3,745	2,367
	Corporates - Of Which: Specialised Lending	236	0	196	77	0	1	83	0	72	39
	Corporates - Of Which: SME	18	0	18	15	0	0	0	0	0	0
	Retail	15	0	15	4	0	0	17	0	17	5
	Retail - Secured on real estate property	15	0	15	4	0	0	17	0	17	5
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	15	0	15	4	0	0	17	0	17	5
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
Equity	21	0	21	53	0	0	31	0	31	72	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	3,081	0	2,304	461	0	0	2,823	0	1,849	420
	Corporates	8,229	4	3,354	2,247	0	6	7,861	4	3,358	2,307
	Corporates - Of Which: Specialised Lending	106	0	106	115	0	0	106	0	268	191
	Corporates - Of Which: SME	5	0	2	2	0	0	6	0	2	0
	Retail	67	0	65	22	0	0	64	0	62	21
	Retail - Secured on real estate property	66	0	64	21	0	0	62	0	60	20
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	66	0	64	21	0	0	62	0	60	20
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	
Equity	63	0	63	158	0	1	66	0	66	167	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
CROATIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	46	0	34	20	0	0	47	0	6	1
	Corporates	18	0	17	10	0	1	17	0	16	11
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	1	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,730	0	1,038	385	0	7	2,428	0	1,747	454
	Corporates	5,493	10	5,025	4,237	0	23	5,048	5	5,028	4,233
	Corporates - Of Which: Specialised Lending	1,247	0	1,101	472	0	6	1,200	0	1,175	515
	Corporates - Of Which: SME	6	0	4	3	0	0	3	0	3	0
	Retail	140	2	142	40	1	1	146	2	142	40
	Retail - Secured on real estate property	139	2	137	39	1	1	140	2	137	38
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	139	2	137	39	1	1	140	2	137	38
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
Equity	130	0	130	305	0	2	138	0	138	313	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,121	0	530	155	0	0	1,125	0	554	167
	Corporates	5,444	35	3,242	2,342	39	51	5,703	33	3,532	2,341
	Corporates - Of Which: Specialised Lending	285	33	150	91	38	32	264	32	154	94
	Corporates - Of Which: SME	1	0	0	0	0	0	0	0	0	0
	Retail	22	0	21	8	0	0	22	0	22	6
	Retail - Secured on real estate property	20	0	20	7	0	0	21	0	21	6
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	20	0	20	7	0	0	21	0	21	6
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	
Equity	190	0	190	505	0	2	188	0	188	500	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
		Total gross carrying amount of non-derivative financial assets				Total carrying amount of non-derivative financial assets (net of short positions)				Carrying amount	Notional amount	Carrying amount	Notional amount		Nominal	Provisions		
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Nominal	Provisions													
[0 - 3M]	Other Central and eastern Europe countries non EEA	291	290	0	0	238	55	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		300	297	0	0	288	9	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		433	429	0	1	381	47	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		79	78	0	0	56	22	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		254	250	0	0	106	145	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	357	354	0	0	38	319	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	6	6	0	0	6	0	0	0	0	0	0	0	0	0	0	0	0	
Total		1,718	1,707	0	1	1,113	893	0	0	0	0	0	0	0	7	0	1,140	
[0 - 3M]	Middle East	5	5	0	0	0	5	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		566	566	0	0	0	566	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		2,458	2,458	0	0	0	2,458	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		63	63	0	0	0	63	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		74	74	5	74	0	69	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	918	917	1	917	0	91	825	0	0	0	0	0	0	0	142	0	0	
[10Y - more]	557	557	0	0	0	116	841	0	0	0	0	0	0	0	0	0	0	
Total		5,842	5,840	7	0	258	4,827	0	0	0	0	0	0	0	142	0	158	
[0 - 3M]	Latin America and the Caribbean	60	60	0	0	60	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		7	7	0	0	0	7	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		70	70	0	0	0	70	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		55	55	1	55	0	19	35	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		130	130	3	130	0	28	99	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	451	450	96	450	0	217	177	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	161	160	15	159	0	139	6	0	0	0	0	0	0	0	0	0	0	
Total		934	931	75	0	463	394	0	0	0	0	0	0	0	0	0	424	
[0 - 3M]	Africa	274	264	0	0	78	187	0	0	0	0	0	0	0	23	0	0	
[3M - 1Y]		1,132	1,121	0	0	998	123	0	0	0	0	0	0	0	90	0	0	
[1Y - 2Y]		13	5	0	0	3	2	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		15	14	0	0	0	14	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		147	146	0	0	0	146	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]	620	614	0	0	0	37	577	0	0	0	0	0	0	0	133	0		
[10Y - more]	36	28	0	0	0	25	0	0	0	0	0	0	0	0	7	0		
Total		2,236	2,192	0	0	1,541	1,051	0	0	0	0	0	0	308	0	0	1,540	
[0 - 3M]	Others	87	87	5	0	18	64	0	0	105	564	0	0	0	0	0	0	
[3M - 1Y]		28	24	0	0	24	0	0	0	3	0	20	0	0	0	0	0	
[1Y - 2Y]		10	10	10	0	0	0	0	0	14	141	2,380	0	0	0	0	0	
[2Y - 3Y]		302	298	4	0	16	282	7	244	7	13	0	0	0	0	0	0	
[3Y - 5Y]		880	874	3	0	686	187	540	6,089	0	0	0	0	0	0	0	0	
[5Y - 10Y]	498	651	137	0	427	97	45	863	0	0	0	0	0	0	0	0		
[10Y - more]	1,789	1,740	49	0	644	1,096	681	2,011	63	0	0	0	0	0	0	0		
Total		3,779	3,684	207	0	1,815	1,727	1,285	8,225	253	2,869	0	0	0	0	0	198	

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying eGAAP

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Intesa Sanpaolo S.p.A.

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
		Total gross carrying amount of non-derivative financial assets				Total carrying amount of non-derivative financial assets (net of short positions)				Carrying amount	Notional amount	Carrying amount	Notional amount		Nominal	Provisions
of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost										
[0 - 3M]	Other Central and eastern Europe countries non EEA	110	110	0	0	117	2	0	0	15	0	0	0	4	0	
[3M - 1Y]		574	573	0	0	549	23	0	0	0	0	0	0	0	0	
[1Y - 2Y]		296	294	0	0	254	39	0	0	0	0	0	0	4	0	
[2Y - 3Y]		82	81	0	0	47	34	0	0	0	0	0	0	0	0	
[3Y - 5Y]		432	429	0	0	318	111	0	0	0	0	0	0	0	0	
[5Y - 10Y]	344	343	3	0	343	17	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	1,853	1,845	3	1	1,308	533	0	0	0	15	0	0	0	8	0	1,233
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		40	40	1	0	0	39	0	0	0	0	0	0	0	0	
[1Y - 2Y]		2,421	2,420	1	0	0	2,420	0	0	0	0	0	0	0	0	
[2Y - 3Y]		62	62	3	0	0	59	0	0	0	0	0	0	0	0	
[3Y - 5Y]		132	129	0	0	129	46	0	0	0	0	0	0	0	0	
[5Y - 10Y]	985	985	1	0	128	856	0	0	0	0	0	0	107	0		
[10Y - more]	495	492	1	0	159	333	0	0	0	0	0	0	0	0		
Total	4,559	4,549	6	0	342	4,207	0	0	0	0	0	0	107	0	0	56
[0 - 3M]	Latin America and the Caribbean	53	53	0	0	53	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		35	35	1	0	0	34	0	0	0	0	0	0	0	0	
[1Y - 2Y]		93	93	0	0	19	73	0	0	0	0	0	0	0	0	
[2Y - 3Y]		62	62	0	0	26	36	0	0	0	0	0	0	0	0	
[3Y - 5Y]		193	189	12	0	54	135	0	0	0	0	0	0	0	0	
[5Y - 10Y]	697	692	47	0	292	404	0	0	0	0	0	0	0	0		
[10Y - more]	100	158	7	0	118	35	0	0	0	0	0	0	0	0		
Total	1,250	1,240	68	0	563	677	0	0	0	0	0	0	0	0	0	589
[0 - 3M]	Africa	243	189	0	0	10	133	0	0	0	0	0	0	25	1	
[3M - 1Y]		521	506	0	0	376	150	0	0	0	0	0	0	85	1	
[1Y - 2Y]		9	7	0	0	0	7	0	0	0	0	0	0	0	0	
[2Y - 3Y]		46	46	0	0	0	46	0	0	0	0	0	0	0	0	
[3Y - 5Y]		96	95	0	0	0	95	0	0	0	0	0	0	0	0	
[5Y - 10Y]	585	579	0	0	0	552	0	0	0	0	0	0	103	0		
[10Y - more]	57	48	5	0	27	30	0	0	0	0	0	0	0	0		
Total	1,462	1,417	3	0	446	967	0	0	0	0	0	0	290	2	747	
[0 - 3M]	Others	436	436	0	0	12	424	0	0	0	0	0	0	0	0	
[3M - 1Y]		33	33	0	0	33	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		23	23	3	0	9	12	0	0	12	126	0	0	2,393	0	
[2Y - 3Y]		310	307	4	0	19	287	0	376	6,323	2	0	0	0	0	
[3Y - 5Y]		998	989	26	0	785	188	0	0	0	0	0	0	0	0	
[5Y - 10Y]	498	484	15	0	425	245	0	61	850	0	0	0	0	0		
[10Y - more]	2,846	1,985	82	0	790	1,203	0	637	2,002	0	0	0	0	0		
Total	4,531	4,457	110	0	2,063	2,367	1,058	9,188	127	2,394	0	0	2,393	0	332	

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e4.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2024 EU-wide Transparency Exercise

Forborne exposures

Intesa Sanpaolo S.p.A.

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	1	1	0	0	0	0	1	1	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	1	1	0	0	0		1	1	0	0	0	
Loans and advances (including at amortised cost and fair value)	8,753	3,681	2,005	1,624	5,004	1,602	8,428	3,323	1,769	1,432	4,810	1,428
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	56	26	6	5	2	2	149	24	17	4	9	1
Credit institutions	118	118	19	19	74	74	107	107	15	15	69	69
Other financial corporations	384	116	68	61	187	34	370	119	65	58	174	39
Non-financial corporations	5,853	2,555	1,481	1,233	3,105	1,021	5,539	2,268	1,293	1,082	2,953	877
of which: small and medium-sized enterprises	3,045	1,733	940	835	1,951		2,699	1,472	800	701	1,757	
Households	2,342	866	431	305	1,636	472	2,262	805	378	273	1,604	442
DEBT INSTRUMENTS other than HFT	8,755	3,682	2,006	1,624	5,004		8,429	3,324	1,769	1,432	4,810	
Loan commitments given	231	100	5	5	61	20	220	81	5	4	69	21
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2024 EU-wide Transparency Exercise

Forborne exposures

Intesa Sanpaolo S.p.A.

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	1	1	0	0	0	0	1	1	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0		0
Non-financial corporations	1	1	0	0	0		1	1	0	0		0
Loans and advances (including at amortised cost and fair value)	8,445	3,420	1,827	1,492	4,792	1,464	7,988	3,275	1,819	1,490	4,489	1,363
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	131	22	15	4	10	1	126	22	15	5	9	1
Credit institutions	93	93	16	16	58	58	88	88	17	17	58	58
Other financial corporations	363	186	78	72	179	67	391	251	126	121	168	89
Non-financial corporations	5,554	2,285	1,327	1,113	2,896	879	5,189	2,134	1,284	1,070	2,684	792
of which: small and medium-sized enterprises	2,674	1,462	831	727	1,708		2,547	1,411	808	712	1,599	
Households	2,304	834	390	287	1,649	459	2,194	779	379	278	1,569	422
DEBT INSTRUMENTS other than HFT	8,447	3,421	1,828	1,492	4,792		7,989	3,277	1,820	1,491	4,489	
Loan commitments given	196	72	5	4	64	16	184	55	5	4	74	23
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ²	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Intesa Sanpaolo S.p.A.

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	3,888	185	185	3,887	144	0	3,990	169	169	3,988	141	0	3,972	181	181	3,971	146	0	3,856	179	179	3,855	152	0
B Mining and quarrying	2,772	165	165	2,772	261	0	2,530	158	158	2,530	267	0	2,611	180	180	2,611	279	0	2,632	173	173	2,632	243	0
C Manufacturing	50,230	1,448	1,448	49,999	941	16	49,722	1,056	1,056	49,474	960	13	47,075	1,436	1,436	47,059	976	13	47,058	1,427	1,427	46,791	954	9
D Electricity, gas, steam and air conditioning supply	10,004	147	147	10,003	150	0	10,066	123	123	10,066	135	0	9,796	129	129	9,794	123	0	9,769	99	99	9,769	97	0
E Water supply	2,265	43	43	2,265	14	0	2,261	40	40	2,261	23	0	2,244	46	46	2,244	31	0	2,232	47	47	2,232	28	0
F Construction	13,938	1,278	1,278	13,931	800	2	13,186	1,102	1,102	13,197	793	12	12,791	1,115	1,115	12,682	720	13	12,475	960	960	12,445	633	15
G Wholesale and retail trade	31,538	1,068	1,068	31,512	769	2	31,116	1,070	1,070	31,090	779	3	30,189	1,116	1,116	30,189	794	4	28,473	1,073	1,073	28,442	731	6
H Transport and storage	11,977	197	197	11,977	176	0	12,427	211	211	12,427	153	0	11,999	191	191	11,999	141	0	11,961	201	201	11,961	241	0
I Accommodation and food service activities	6,197	375	375	6,134	265	0	6,066	373	373	6,065	252	0	6,007	385	385	6,004	267	0	5,961	382	382	5,958	292	0
J Information and communication	7,775	192	192	7,769	115	0	8,267	199	199	8,261	118	1	7,220	190	190	7,215	125	1	7,569	209	209	7,563	126	1
K Financial and insurance activities	8,811	17	17	8,811	42	0	8,033	16	16	8,033	20	0	8,419	16	16	8,409	30	0	8,392	17	17	8,409	46	0
L Real estate activities	13,075	796	796	13,073	564	0	12,993	652	652	12,981	518	0	12,870	623	623	12,654	516	0	12,576	645	645	12,576	541	0
M Professional, scientific and technical activities	14,210	211	211	14,187	176	0	14,114	246	246	14,091	176	0	14,650	243	243	14,625	179	0	14,303	234	234	14,294	173	0
N Administrative and support service activities	5,039	110	110	5,039	116	0	4,832	147	147	4,832	99	0	4,644	144	144	4,644	93	0	4,349	136	136	4,348	94	0
O Public administration and defence, compulsory social security	2	0	0	2	0	0	2	0	0	2	0	0	9	0	0	9	0	0	9	0	0	9	0	0
P Education	296	11	11	296	9	0	286	11	11	286	8	0	278	11	11	278	8	0	280	11	11	280	8	0
Q Health services and social work activities	2,425	82	82	2,424	102	0	2,316	77	77	2,315	83	0	2,333	77	77	2,333	89	0	2,310	77	77	2,310	91	0
R Arts, entertainment and recreation	837	80	80	837	68	0	809	73	73	809	63	0	812	74	74	812	65	0	775	69	69	774	61	0
S Other services	1,961	33	33	1,955	15	0	1,772	30	30	1,772	39	0	1,832	32	32	1,832	43	0	1,828	36	36	1,828	42	0
Loans and advances	187,823	6,468	6,468	187,481	4,788	-20	185,201	6,104	6,104	184,637	4,664	-20	180,410	6,190	6,190	179,996	4,634	-20	179,495	5,975	5,975	179,106	4,429	-22

¹The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.